

Summary of Fees

Administrative Fee: \$45 per year. Fee deducted from account balance. (NOTE: If enrolling with an employer group, this fee may be paid in full, or in part, by your employer.)

Custodial Fee: 12.5 basis points per quarter on invested assets only. Fees will be deducted from the account balance quarterly.

NOTE: If your HSA investments are being managed by a financial advisor, other fees may apply. Please consult your advisor.

Transactional Fees	
Withdrawals via paper check	\$10
Non-sufficient funds (NSF)	\$30
Account closure/transfer	\$25
Additional charge (per card) for three or more debit cards	\$6

Interest Schedule

There is no minimum account balance required to open a health savings account (HSA) or to obtain the annual percentage yield disclosed. Interest is credited monthly and is based on the balance in your savings. Interest rate is subject to change at the discretion of *HealthSavings* at any time. To view current interest rates, please visit <https://healthsavings.com/interest-schedule/>.

The current interest rate available on your account is as follows:

Balance	Interest Rate
\$25,000 or more	0.25%
\$15,000.00 – \$24,999.99	0.20%
\$10,000.00 – \$14,999.99	0.15%
\$5,000.00 – \$9,999.99	0.10%
\$0 – \$4,999.99	0%